This application claims the benefit of the filing date of United States Provisional

Patent Application 60/244,408 filed on October 30, 2000. --.

On page 1 line 7, please delete "business model" and insert --solution --.

On page 4 line 9, please delete "calculated" and insert --communicated--.

On page 4 line 14, after the word "insurer." insert --One embodiment of the present invention is a method for providing improved performance of a target entity. This embodiment of the present invention operates to formulate a program containing program requirements; implement procedures designed for the target entity to meet the program requirements; monitor the results of the procedures to identify the proximity of the target entity meeting the program requirements; and communicate the proximity to an interested third party. Formulating the program can involve a single insurer or several insurance providers cooperating to underwrite the insurance program. As the results of the procedures are monitored, this embodiment may also provide for a feedback mechanism of these results. This feedback mechanism enables the effectiveness of the procedures to be evaluated and then modified if necessary. The proximity of the target entity, ore the measurement of how closely the target entity is meeting the requirements, may be communicated to third parties by attributing a score to the monitored results; and providing the score to the interested third party. The score may be a numerical value indicating conformance of the target entity to the program requirements, or it may be some other weighted mechanism.

The present invention also operates to reduce insurance premiums for an insurance program or product. This is accomplished by first formulating an insurance program containing predetermined program requirements. Next, procedures designed for the insured entity to meet the program requirements are implemented. The results or effectiveness of the procedures are monitored to identify the proximity of the insured entity meeting the program requirements. The proximity of the insured entity meeting the program requirements is identified and a score is attributed to the monitored results. Finally, this score is provided to the insuring entity. The insuring entity can then implement/modify procedures to improve the score. As the score improves, the insurance premiums can be reduced to reflect the decrease in the risk of payout.

One embodiment of the present invention includes a system for providing improved performances for a target entity. The system includes an independent program catalyst and a web-enabled software solution. The independent program catalyst identifies program requirements, implements procedures directed towards assisting the target entity in meeting the program requirements, monitors the results of the target entity to identify the proximity to meeting the program requirements, and attributes a score to the monitored results. The web-enable software solution provides the monitoring results and the scores to the target entity, the independent program catalyst and an interested third party.--

On page 4, line 16, please delete "business model" and insert --an implementation--.

On page 4 line 18, please delete "of the business model."

On page 4 line 21, after "Fig. 1" please insert --.--.

On page 5 lines 6-7, please delete "and business model" and "providing."

On page 5 line 13, please delete "the business model of."

On page 5 line 19-20, please delete "of the business model" and insert -- of an implementation--.

On page 6 line 20, please delete "The business model" and insert --This implementation--.

On page 6 line 17, please delete "business model of the".

On page 6 line 17, please delete "allow" and insert --allows--.

On page 6 line 19, please delete "One" and insert --Once--.

On page 7 line 2, please delete "Program" and insert --program--.

On page 7 line 6, please delete "business model of the".